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File: USPT

Jan 27, 2004

US-PAT-NO: 6684189

DOCUMENT-IDENTIFIER: US 6684189 B1

TITLE: Apparatus and method using front-end network gateways and search criteria
for efficient quoting at a remote location

DATE-ISSUED: January 27, 2004

INVENTOR-INFORMATION:

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APPL-NO: 08/ 906736 [\[PALM\]](#)

DATE FILED: August 4, 1997

PARENT-CASE:

This is a continuation-in-part of U.S. patent application Ser. No. 07/912,978 having a filing date of Aug. 17, 1992 now U.S. Pat. No. 5,673,402, and a continuation-in-part of U.S. patent application Ser. No. 08/210,395 having a filing date of Mar. 18, 1994 now U.S. Pat. No. 5,655,085, the latter of which also claims priority from the former.

INT-CL: [07] [G06 F 17/60](#)

US-CL-ISSUED: 705/4

US-CL-CURRENT: [705/4](#)

FIELD-OF-SEARCH: 705/4, 705/36

PRIOR-ART-DISCLOSED:

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ART-UNIT: 2164

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ATTY-AGENT-FIRM: Trzyna, Esq.; Peter K.

ABSTRACT:

A computer-implemented method using front-end network gateways and search criteria entered at a remote computer terminal to conduct a search of multiple financial products for efficient quoting at a remote location. The method includes the steps of providing at least one data input screen with signals communicated from a digital computer to the remote terminal connected by a communications system, the at least one data input screen at the terminal soliciting entry of financial product selection criteria, receiving the selection criteria from the terminal over the communications system at the digital computer, and using the front-end network gateways, data accessible by the digital computer representing the multiple financial products, and the selection criteria entered at the terminal to provide a quote at the terminal for a financial product identified from the multiple financial products.

887 Claims, 167 Drawing figures

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